

Bank of America/Moore/1105710865

INDEXING INSTRUCTIONS:  
Lot 12, Section A, Kentwood S/D,  
Section 3, T2S, R8W, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on July 10, 1992, James Lynn Moore and wife Erlinda T. Moore, executed a Deed of Trust to Delta Title Company of Memphis, Tennessee, Trustee for the use and benefit of National Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 593 at Page 451 and re-recorded in Book 598 at Page 333 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 2105 at Page 326, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Bank of America, N.A. f/k/a Nationsbanc Mortgage Corporation, successor in interest by merger with Boatman's National Mortgage Corporation f/k/a National Mortgage Company, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: December 14, 21, 28, 2004, January 4, 2005, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 13th day of December, 2004, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 5th day of January, 2005, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi,

to-wit:

Lot 12, Section A, Kentwood Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 39, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale, Malinda Gullick, bidding the sum of Forty-Nine Thousand Five Hundred and NO/100 Dollars (\$49,500.00) for all of the above-described property and said property was struck off to Malinda Gullick, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Forty-Nine Thousand Five Hundred and NO/100 Dollars (\$49,500.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to Malinda Gullick, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 5th day of January, 2005.



LEM ADAMS, III  
SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

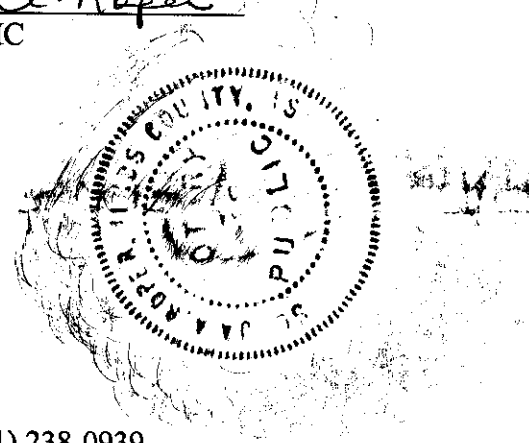
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 5th day of January, 2005.

Sonja A. Raper  
NOTARY PUBLIC

My Commission Expires:

2-9-2008



Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 4481 Summers Place Dr., Olive Branch, MS 38654 (901) 238-0939  
(901) 409-1569

PREPARED BY:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 10, 1992, James Lynn Moore and wife Erlinda T. Moore, executed a Deed of Trust to Delta Title Company of Memphis, Tennessee, Trustee for the use and benefit of National Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 563 at Page 461, and re-recorded in Book 588 at page 333 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2105 at Page 326, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust as to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will sell by public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 5th day of January, 2005, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 12, Section A, Kentwood Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 39, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

Volume No. 109 on the 14 day of Dec., 2004

Volume No. 109 on the 21 day of Dec., 2004

Volume No. 109 on the 28 day of Dec., 2004

Volume No. 110 on the 4 day of Jan., 2005

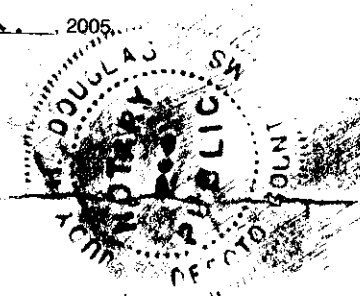
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2005

Diane Smith

Sworn to and subscribed before me, this 4 day of Jan., 2005.

By Judy N. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2005  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 396 words @ .12 \$ 47.52

B. 3 subsequent insertions of 1188 words @ .10 \$ 118.80

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 169.32

WITNESS my signature, on this the 7th day of December, 2004.

/s/ LEM ADAMS, III

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

Foreclosure Department

POST OFFICE BOX 402

BRANDON, MISSISSIPPI 39046

(601) 825-9508

A&E File #10892

PROPERTY ADDRESS: 2900

Brachton Cv. W., Horn Lake, MS

38637

PUBLISH: December 14, 21, 28,

2004, January 4, 2005

315 Loshier Street - On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

Exhibit "A"